In re: Ronald Lynn Morrison Debtor Case No. 19-00692-HWV Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0314-1 User: DDunbar Page 1 of 2 Date Rcvd: Feb 20, 2019 Form ID: 3091 Total Noticed: 28

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 22, 2019.
db
                +Ronald Lynn Morrison,
                                         1716 N third Street,
                                                                 Harrisburg, PA 17102-1817
                                    PO BOX 6403,
5163944
                BROOKS BROTHERS.
                                                   SIOUX FALLS, SD 57117-6403
                                     4161 SPRING VALLEY ROAD,
5163951
                                                                 HARRISBURG, PA 17109-5022
               +DIANE L MORRISON,
                                 PO BOX 6403,
                                                 SIOUX FALLS, SD 57117-6403
5163954
                GOODYEAR/CBNA,
                                    BANKRUPTCY NOTICES, 451 7TH STREET SW, WASHINGTON, DC
NKRUPTCY NOTICES, PO BOX 5138, TIMONIUM, MD 21094-5138
5163955
                +HUD HEADQUARTERS,
                                                                                 WASHINGTON, DC 20410-0001
5163961
               +PAYPAL CREDIT,
                                 BANKRUPTCY NOTICES,
5163962
                +PENNYMAC LOAN SERVICES LLC,
                                               6101 CONDOR DRIVE, STE 310,
                                                                              MOORPARK, CA 93021-2602
               +UNEMP COMP OVERPAYMENT MATTERS,
                                                  DEPT OF L&I - OFFICE OF CHIEF COUNSEL,
5163965
                 651 BOAS STREET 10TH FLOOR,
                                                HARRISBURG, PA 17121-0751
5163966
                +UNEMPL COMP TAX MATTERS,
                                           HARRISBURG CASES L&I OFF CHIEF COUNSEL,
                                                                                        651 BOAS STREET 10TH FLOOR,
                 HARRISBURG, PA 17121-0751
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                                                                                 Kara Katherine Gendron,
                E-mail/Text: karagendronecf@gmail.com Feb 20 2019 19:35:01
                 Mott & Gendron Law,
                                        125 State Street,
                                                            Harrisburg, PA 17101
                +E-mail/Text: dehartstaff@pamd13trustee.com Feb 20 2019 19:36:42
tr
                 Charles J DeHart, III (Trustee),
                                                    8125 Adams Drive, Suite A,
                                                                                    Hummelstown, PA 17036-8625
ust
                +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Feb 20 2019 19:36:13
                                                                                       United States Trustee,
                 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5163943
               +EDI: AMEREXPR.COM Feb 21 2019 00:03:00
                                                             AMERICAN EXPRESS BANK,
                                                                                       PO BOX 981535,
                 EL PASO TX 79998-1535
5163945
                EDI: WFNNB.COM Feb 21 2019 00:03:00
                                                          CB/BON.
                                                                    BK NOTICES.
                                                                                  PO BOX 182125.
                 COLUMBUS, OH 43218-2125
                EDI: WFNNB.COM Feb 21 2019 00:03:00
5163946
                                                          CB/PIER1.
                                                                    BK NOTICES.
                                                                                     PO BOX 182125.
                 COLUMBUS, OH 43218-2125
5163947
               +EDI: WFNNB.COM Feb 21 2019 00:03:00
                                                          CB/PTRYBRN,
                                                                        PO BOX 182789,
                                                                                          COLUMBUS, OH 43218-2789
                +E-mail/Text: dehartstaff@pamd13trustee.com Feb 20 2019 19:36:42
                                                                                       CHARLES J DEHART, III, ESQ.,
5163948
                 8125 ADAMS DRIVE STE A,
                                            HUMMELSTOWN PA 17036-8625
5163949
                E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 20 2019 19:36:07
                                                                                     COMM OF PA DEPT OF REVENUE,
                                                           HARRISBURG, PA 17128-0946
                 BUREAU OF COMPLIANCE,
                                         PO BOX 280946,
5163952
               +EDI: DISCOVER.COM Feb 21 2019 00:03:00
                                                             DISCOVER FINANCIAL SERVICES LLC (p),
                                                                                                     PO BOX 15316,
                 WILMINGTON, DE 19850-5316
               +EDI: DISCOVERPL Feb 21 2019 00:03:00
SALT LAKE CITY, UT 84130-0954
5163953
                                                           DISCOVER PERSONAL LOANS.
                                                                                       PO BOX 30954.
5163950
                E-mail/Text: bk@freedomfinancialnetwork.com Feb 20 2019 19:35:11
                                                                                        CONSOLIDATION PLUS,
                 4940 S WENDLER DR #210,
                                            TEMPE, AZ 85282
                EDI: IRS.COM Feb 21 2019 00:03:00
                                                      INTERNAL REVENUE SERVICE - CIO,
                                                                                           PO BOX 7346,
5163956
                 PHILADELPHIA, PA 19101-7346
               +EDI: CBSKOHLS.COM Feb 21 2019 00:03:00
5163957
                                                             KOHLS/CAPONE,
                                                                             COLLECTION DEPARTMENT, PO BOX 3084,
                 MILWAUKEE, WI 53201-3084
5163957
                +E-mail/Text: bncnotices@becket-lee.com Feb 20 2019 19:35:22
                                                                                  KOHLS/CAPONE,
                                          PO BOX 3084,
                 COLLECTION DEPARTMENT,
                                                          MILWAUKEE, WI 53201-3084
               +EDI: TSYS2.COM Feb 21 2019 00:03:00
                                                                                             PO BOX 8053.
5163958
                                                          MACY'S - BANKRUPTCY PROCESSING,
                 MASON, OH 45040-8053
5163959
                +EDI: MERRICKBANK.COM Feb 21 2019 00:03:00
                                                                MERRICK BANK COURT NOTICES,
                                                                                               PO BOX 9201,
                 OLD BETHPAGE, NY 11804-9001
                E-mail/Text: bnc@nordstrom.com Feb 20 2019 19:35:24
                                                                          NORDSTROM CARD SERVICES,
                                                                                                      PO BOX 6566,
5163960
                 ENGLEWOOD, CO 80155-6566
5163963
               +E-mail/Text: bankruptcynotices@psecu.com Feb 20 2019 19:36:52
                                                                                     PSECU,
                                                                                              PO BOX 67013,
                 HARRISBURG, PA 17106-7013
5163964
               +EDI: CITICORP.COM Feb 21 2019 00:03:00
                                                             THD/CBNA,
                                                                         PO BOX 6497,
                 SIOUX FALLS, SD 57117-6497
                                                                                               TOTAL: 20
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\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2019 Signature: /s/Joseph Speetjens

District/off: 0314-1 User: DDunbar Page 2 of 2 Date Rcvd: Feb 20, 2019 Form ID: 309I Total Noticed: 28

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on February 20, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

Kara Katherine Gendron on behalf of Debtor 1 Ronald Lynn Morrison karagendronecf@gmail.com,  ${\tt doriemott@aol.com;} mottgendronecf@gmail.com; beth snyderecf@gmail.com$ United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:						
Debtor 1	Ronald Lynn Morrison		Social Security number or ITIN xxx-xx-2783			
	First Name	Middle Name Last Name	EIN			
Debtor 2	First Name		Social Security number or ITIN			
(Spouse, if filing)		Middle Name Last Name	EIN			
United States Bankruptcy Court Middle District of Pennsylvania		Middle District of Pennsylvania	Date case filed for chapter 13 February 19, 2019			
Case number: 1:19-bk-00692-HWV						

# Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Ronald Lynn Morrison	About Debtor 2:
2.	All other names used in the last 8 years	aka Ronald Morrison	
3.	Address	1716 N third Street Harrisburg, PA 17102	
4.	<b>Debtor's attorney</b> Name and address	Kara Katherine Gendron Mott & Gendron Law 125 State Street Harrisburg, PA 17101	Contact phone 717 232–6650 Email: <u>karagendronect@gmail.com</u>
5.	Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566–6097 Email: dehartstaff@pamd13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101–1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901–2800 Date: February 20, 2019

#### For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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Debtor Ronald Lynn Morrison Case number 1:19-bk-00692-HWV

#### 7. Meeting of creditors Debtors must attend the meeting to March 28, 2019 at 09:00 AM Location: be questioned under oath. In a joint Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut case, both spouses must attend. The meeting may be continued or adjourned to a later Creditors may attend, but are not Street, Harrisburg, PA 17101 date. If so, the date will be on the court docket. required to do so. \*\*\* Valid photo identification and proof of social security number are required \*\*: 8. Deadlines Filing deadline: May 27, 2019 Deadline to file a complaint to challenge The bankruptcy clerk's office must receive these documents and any dischargeability of certain debts: required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: April 30, 2019 (except governmental units): Deadline for governmental units to file a proof of Filing deadline: August 18, 2019 Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately. 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. 13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8

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